

Medco Health Solutions, Inc.
P.O. Box 14235
Lexington, KY 40512

Retiree Name
Address
City, State Zip

Date

Medco Medicare Prescription Plan® (PDP)



*****Important information*****

Effective January 1, 2012, you will be automatically enrolled in
Medco Medicare Prescription Plan® (PDP) for the State Health Benefits Program (SHBP)
or School Employees' Health Benefits Program (SEHBP)

Dear <First Name> <Middle Initial> <Last Name>:

The State Health Benefits Program (SHBP) and the School Employees' Health Benefits Program (SEHBP) has asked Medco to provide your primary prescription drug coverage under the Medicare Part D program. Effective January 1, 2012, you will be automatically enrolled in **Medco Medicare Prescription Plan** (PDP).

What do I need to know as a member of this Plan?

This mailing includes important information about **Medco Medicare Prescription Plan** (PDP) and the coverage it offers, including a plan benefit summary.

The enclosed plan benefit summary includes information for multiple plans offered by the State Health Benefits Program (SHBP) and the School Employees' Health Benefits Program (SEHBP).

Please note: you will be enrolled in the Part D version of your 2011 plan unless you selected a new plan.

You will receive your plan's Welcome Kit in December

In December, you will receive a Welcome Kit from Medco. Your Welcome Kit will include your new prescription Member ID card and other important plan benefit materials. The Centers for Medicare & Medicaid Services requires that we send you these materials upon your enrollment in a Medicare Part D plan.

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Access to your choice of pharmacies

You will have access to over 63,000 network pharmacies nationally, including mail-order services through the **Medco Pharmacy®**.* In order to ensure plan coverage, you must use a network pharmacy, except in an emergency. If you are currently filling your prescription at a non-network pharmacy, you must request that the non-network pharmacy transfer the prescription to a network pharmacy, or obtain a new prescription from your doctor to be used at a network pharmacy. In order to determine if your pharmacy is a network pharmacy, you may contact Medco Customer Service at **1-866-544-9703** (TTY/TDD users should call **1-800-716-3231**), review the *Pharmacy Directory* we will send you in your Welcome Kit, or visit us on the Web at **www.medco.com**. Customer Service is available in English and other languages, 24 hours a day, 7 days a week.

Formulary information for your new Plan

Please review the *Formulary (List of Covered Drugs)* that we send to you in your Welcome Kit carefully to confirm if the drugs you are taking are still covered. This Plan provides coverage of additional Part D drugs that may not be on the formulary. For additional information regarding drug coverage, please contact **Medco Medicare Prescription Plan (PDP)** at the numbers below or visit us at **www.medco.com**.

Access to your account on the Web

You can also review covered medications, price your medications, find ways to save, and look up network pharmacies at **www.medco.com**. If you are not already registered, please go to **www.medco.com**, where you can manage your account and your prescriptions.

If you are taking prescription drugs that require Medco review and prior authorization

You may currently have a prescription that cannot be automatically transferred to your new Medicare Part D plan. For example, due to Medicare restrictions, existing authorizations may not be carried over into the new Medicare Part D plan. The Plan allows for a temporary 31-day supply of a medication while you obtain a new prior authorization. To find out if you will need to get a new approval on January 1, call Medco Customer Service at **1-866-544-9703**. TTY/TDD users should call **1-800-716-3231**. Customer Service is available in English and other languages, 24 hours a day, 7 days a week. If a new approval is needed, it's important to call back after January 1 to ask Medco to start the prior authorization process with your provider. Please note, due to differences in plan rules, it is possible that your prior authorization may not be approved. In that case, you may need to work with your provider to find an alternative drug.

What should I do if I don't want to join Medco Medicare Prescription Plan (PDP)?

You aren't required to be enrolled in this Plan. You can also decide to join a different Medicare drug plan. You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day/7 days a week for assistance. TTY users should call 1-877-486-2048.

Important: If you decide not to be enrolled in this Plan, you will lose your prescription drug benefits provided by the SHBP or the SEHBP. However, your medical benefits will continue. To request that you not be enrolled, you must submit a *Retired Change of Status Application* waiving your prescription drug coverage. You can download the application at the Division of Pension and Benefits website, www.state.nj.us/treasury/pensions/shbp-forms.shtml.

Please note that if you do not enroll in **Medco Medicare Prescription Plan (PDP)**, you cannot enroll in another SHBP/SEHBP prescription drug plan.

The completed application should be mailed to:

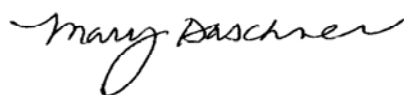
Division of Pensions and Benefits
P.O. Box 299
Trenton, NJ 08625-0299

In addition, you may have to pay a late enrollment penalty if, within 63 continuous days after your current coverage with the State Health Benefits Program (SHBP) or School Employees' Health Benefits Program (SEHBP) ends:

- You do not enroll in the new Plan offered through the SHBP or the SEHBP or another Medicare prescription drug plan (or a Medicare Advantage Plan with Prescription Drug coverage), or
- You do not have or obtain other coverage that is at least as good as Medicare drug coverage (also referred to as "creditable coverage").

We look forward to serving you in 2012. If you have any questions or concerns, please call Medco Customer Service at **1-866-544-9703**. TTY/TDD users should call **1-800-716-3231**. Customer Service is available in English and other languages, 24 hours a day, 7 days a week.

Sincerely,



Mary Daschner
Group President
Medco

*Other pharmacies are available in our network.

Benefits, formulary, pharmacy network, premium, and/or co-payments/coinsurance may change on January 1, 2013.

A Medicare-approved Part D sponsor

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